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L13 and (bill\$ or invoic\$)	27

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result set*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L25 L13 and (bill\$ or invoic\$) 27 L25L24 L13 and bill\$ or invoic\$ 4340 L24L23 L13 and bill\$ 25 L23*DB=USPT; PLUR=YES; OP=OR*L22 5742845.pn. 1 L22L21 5754772.pn. 1 L21L20 5793966.pn. 1 L20*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L19 L10 and ((705/40)!.CCLS.) 2 L19L18 L11 and ((705/40)!.CCLS.) 2 L18L17 L13 and ((705/40)!.CCLS.) 0 L17L16 L14 and ((705/40)!.CCLS.) 0 L16L15 L14 and database 11 L15L14 L13 and (quotes or prices or fees) 21 L14L13 "negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction" 75 L13L12 L11 and negotiable same bills 0 L12L11 L10 and (quotes or prices or fees) 16 L11L10 L9 and (invoice or bill) 21 L10L9 L8 and "order entry" 47 L9L8 l2 and database 2343 L8L7 L5 and (invoice or bill) 12 L7L6 L5 and invoice or bill 32651 L6L5 L4 and "order entry" 19 L5L4 L3 and database 759 L4L3 L2 and terminals 1062 L3L2 L1 and website 3660 L2L1 internet or www or network 588544 L1

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WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 11 through 11 of 11 returned.**☐ 11. Document ID: US 5256863 A

L15: Entry 11 of 11

File: USPT

Oct 26, 1993

US-PAT-NO: 5256863

DOCUMENT-IDENTIFIER: US 5256863 A

TITLE: In-store universal control system

DATE-ISSUED: October 26, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ferguson; William L.	Walnut Creek	CA		
Wallis; Mark H.	Long Beach	CA		

US-CL-CURRENT: 705/21; 705/14, 705/16, 705/17, 705/73, 705/75

Full	Title	CLS.11	SEQ.11	ATT.11

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Terms	Documents
L14 and database	11

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L15: Entry 8 of 11

File: USPT

Jul 28, 1998

US-PAT-NO: 5787402

DOCUMENT-IDENTIFIER: US 5787402 A

TITLE: Method and system for performing automated financial transactions involving foreign currencies

DATE-ISSUED: July 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Potter; Neil D.	Westfield	NJ		
Chomut; Bohdan	Summit	NJ		
Jacobs; David M.	Wayne	NJ		
Rayner; Peter E.	Westfield	NJ		
Anasson; Cynthia M.	Milford	CT		
Friedman; Elizabeth J.	Falmouth			GB3

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Crossmar, Inc.	New York	NY			02

APPL-NO: 8/ 727786 [PALM]

DATE FILED: October 8, 1996

PARENT-CASE:

This is a continuation of provisional application Ser. No. 60/017,717 filed May 15, 1996 now abandoned.

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/37; 705/39

US-CL-CURRENT: 705/37; 705/39

FIELD-OF-SEARCH: 395/235, 395/236, 395/237, 395/238, 395/239, 705/35, 705/36, 705/37, 705/38, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>5136501</u>	August 1992	Silverman et al.	395/237
<input type="checkbox"/>	<u>5195031</u>	March 1993	Ordish	395/237
<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	705/37
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	395/237
<input type="checkbox"/>	<u>5508913</u>	April 1996	Yamamoto et al.	705/37

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Talmor, Sharona, Product File, The Banker, pp. 70-71, Mar. 1995.
Quotron's F/X Trader Gets European Push CITI Lends Support, System Battle Heats Up, FX
Week, Jan. 18, 1991.
FXLink Specification, 8 Dec. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Bainbridge; Barton L.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

A method and system for performing financial transaction involving foreign currencies deals in virtually all trading currencies, automatically incorporates the current market process and operates in a secure environment. Customers can access the system on-line and in real time through various terminals such as, for example, a personal computer (PC). By inputting information in response to prompts on the screen, the system quickly identifies the nature of the transaction the customer desires and the customer inputs the characteristics of the transaction the user desires. The system then automatically generates an offer in response to the customer's request based upon a number of parameters including the market price, the size and nature of the transaction and the size and nature of the client. The system then promptly displays the bank's offer to the customer in a clear and concise manner. The customer is then given an opportunity to accept the offer, ask that the offer be updated or reject the offer. If the customer delays for too long a period of time in deciding to accept or reject the offer, the system automatically withdraws and updates the offer thereby protecting the bank from liability for a "stale" rate. If accepted, the trade is automatically forwarded for processing and assigned a reference number for tracking and control purposes.

123 Claims, 29 Drawing figures

WEST**End of Result Set**☐

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L19: Entry 2 of 2

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
VeriFone, Inc.	Santa Clara	CA			02

APPL-NO: 8/ 664824 [PALM]

DATE FILED: June 17, 1996

INT-CL: [6] H04 L 9/00, G06 F 17/60

US-CL-ISSUED: 380/25; 380/9, 380/23, 380/24, 380/49, 705/26, 705/39, 705/40, 705/44

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

FIELD-OF-SEARCH: 705/26, 705/27, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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Search ALL

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<input type="checkbox"/>	<u>3956615</u>	May 1976	Anderson et al.	
<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	
<input type="checkbox"/>	<u>4303904</u>	December 1981	Chasek	340/23
<input type="checkbox"/>	<u>4454414</u>	June 1984	Benton	235/379
<input type="checkbox"/>	<u>4614861</u>	September 1986	Pavlov et al.	235/380
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<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
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<input type="checkbox"/>	<u>4906828</u>	March 1990	Halpern	235/379
<input type="checkbox"/>	<u>4935962</u>	June 1990	Austin	380/25

<input type="checkbox"/>	<u>4968873</u>	November 1990	Dethloff et al.	235/380
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<input type="checkbox"/>	<u>5175416</u>	December 1992	Mansvelt et al.	235/379
<input type="checkbox"/>	<u>5221838</u>	June 1993	Gutman et al.	235/379
<input type="checkbox"/>	<u>5283819</u>	February 1994	Glick et al.	
<input type="checkbox"/>	<u>5297030</u>	March 1994	Vassigh	705/25
<input type="checkbox"/>	<u>5420405</u>	May 1995	Chasek	235/379
<input type="checkbox"/>	<u>5440634</u>	August 1995	Jones et al.	380/24
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<input type="checkbox"/>	<u>5459304</u>	October 1995	Eisenmann	235/380
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<input type="checkbox"/>	<u>5478993</u>	December 1995	Derksen	235/380
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<input type="checkbox"/>	<u>5793966</u>	December 1998	Amstein et al.	

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0 416 482 A	March 1991	EPX	
0 527 639 A	February 1993	EPX	
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0 363 122 B1	December 1994	EPX	
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 AP Online, AP Financial News At 5:10 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 103-106.
 AP Online, AP Financial News At 5:20 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 111-114.
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ART-UNIT: 276

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Warren, Jr.; Sanford E.

ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

22 Claims, 109 Drawing figures

WEST

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Search Results - Record(s) 1 through 1 of 1 returned.☐ 1. Document ID: US 5793966 A

L20: Entry 1 of 1

File: USPT

Aug 11, 1998

US-PAT-NO: 5793966

DOCUMENT-IDENTIFIER: US 5793966 A

TITLE: Computer system and computer-implemented process for creation and maintenance of online services

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Amstein; Peter R.	San Francisco	CA		
Blumer; Thomas P.	Cambridge	MA		
Coburn, IV; Arthur L.	Lexington	MA		
Forgaard; Randy J.	Lexington	MA		
Schulert; Andrew J.	Cambridge	MA		
Stefanik; Ted	Harvard	MA		
Mauceri; Robert J.	Watertown	MA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Vermeer Technologies, Inc.	Cambridge	MA			02

APPL-NO: 8/ 566281

DATE FILED: December 1, 1995

INT-CL: [6] G06 F 13/00

US-CL-ISSUED: 395/200.33; 395/200.48

US-CL-CURRENT: 709/203; 709/218

FIELD-OF-SEARCH: 395/200.01, 395/200.02, 395/200.09, 395/200.03, 395/200.15, 395/200.47, 395/200.48, 395/200.49, 395/200.3, 395/200.33, 395/200.68

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>5530852</u>	June 1996	Meske, Jr. et al.	395/600
<u>5537546</u>	July 1996	Sauter	395/200.01
<u>5572643</u>	November 1996	Judson	395/793
<u>5579469</u>	November 1996	Pike	395/326
<u>5623656</u>	April 1997	Lyons	395/610

OTHER PUBLICATIONS

Heylighen, "World-Wide Web: a distribution hypermedia paradigm for global networking," Apr. 18, 1994, IEE/INSPEC Database Updates and Additions (1960-1995) Doc #1374618; Proceedings SHARE Europe Spring Conference, pp. 355-368, Apr. 1994.
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"http://.backslash..backslash.search.netscape.com.backslash.newsref.backslas

h.pr.backslash.newsrelease...html"; USA, Sep. 18, 1995.

ART-UNIT: 276

PRIMARY-EXAMINER: Rinehart; Mark H.

ATTY-AGENT-FIRM: Anderson; Ronald M.

ABSTRACT:

A client/server system for authoring an on-line service uses a server machine accessed a client machine which performs authoring operations on information stored on the server machine comprising the on-line service. Requests for authoring operations to be performed on information on the server machine, for authoring the online service, are translated on the client machine into at least one message which is sent to the server machine. The server machine receives the at least one message from the client machine and performs authoring operations identified in the received at least one message so as to author the online service. This information on the server machine is then made accessible by the server machine to other client systems that can be used to access the information without modifying the information, such as a browser. Generally, when the client machine receives a response message from the server machine, it displays information about performance of the authoring operation by the server, using the response message. The client and server may communicate using the HTTP protocol over a TCP/IP connection. The may also have different file name spaces, requiring the server to maintain and perform mapping between identifiers used by the client and those used on the server. The server may have a server program for processing HTTP messages and a server extension program for processing authoring operations. This extension program can be called via the common gateway interface. The authoring operations to be performed can include storing, creating or modifying information, such as documents and scripts and meta-information about services, documents and scripts on the server. Also, operations for providing a listing of services and documents are also available.

17 Claims, 16 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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L13 and (bill\$ or invoic\$)	27

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Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

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IBM Technical Disclosure Bulletins

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side by side**Hit Count Set Name**
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<u>L20</u>	5793966.pn.	1	<u>L20</u>

DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

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<u>L16</u>	L14 and ((705/40)!.CCLS.)	0	<u>L16</u>
<u>L15</u>	L14 and database	11	<u>L15</u>
<u>L14</u>	L13 and (quotes or prices or fees)	21	<u>L14</u>
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<u>L11</u>	L10 and (quotes or prices or fees)	16	<u>L11</u>
<u>L10</u>	L9 and (invoice or bill)	21	<u>L10</u>
<u>L9</u>	L8 and "order entry"	47	<u>L9</u>
<u>L8</u>	l2 and database	2343	<u>L8</u>
<u>L7</u>	L5 and (invoice or bill)	12	<u>L7</u>
<u>L6</u>	L5 and invoice or bill	32651	<u>L6</u>
<u>L5</u>	L4 and "order entry"	19	<u>L5</u>
<u>L4</u>	L3 and database	759	<u>L4</u>
<u>L3</u>	L2 and terminals	1062	<u>L3</u>
<u>L2</u>	L1 and website	3660	<u>L2</u>
<u>L1</u>	internet or www or network	588544	<u>L1</u>

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Search Results - Record(s) 11 through 11 of 11 returned.

☐ 11. Document ID: US 5256863 A

L15: Entry 11 of 11

File: USPT

Oct 26, 1993

US-PAT-NO: 5256863

DOCUMENT-IDENTIFIER: US 5256863 A

TITLE: In-store universal control system

DATE-ISSUED: October 26, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ferguson; William L.	Walnut Creek	CA		
Wallis; Mark H.	Long Beach	CA		

US-CL-CURRENT: [705/21](#); [705/14](#), [705/16](#), [705/17](#), [705/73](#), [705/75](#)

Full	Title	CLS.11	SEQ.11	ATT.11

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L15: Entry 8 of 11

File: USPT

Jul 28, 1998

US-PAT-NO: 5787402

DOCUMENT-IDENTIFIER: US 5787402 A

TITLE: Method and system for performing automated financial transactions involving foreign currencies

DATE-ISSUED: July 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Potter; Neil D.	Westfield	NJ		
Chomut; Bohdan	Summit	NJ		
Jacobs; David M.	Wayne	NJ		
Rayner; Peter E.	Westfield	NJ		
Anasson; Cynthia M.	Milford	CT		
Friedman; Elizabeth J.	Falmouth			GB3

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Crossmar, Inc.	New York	NY			02

APPL-NO: 8/ 727786 [PALM]

DATE FILED: October 8, 1996

PARENT-CASE:

This is a continuation of provisional application Ser. No. 60/017,717 filed May 15, 1996 now abandoned.

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/37; 705/39

US-CL-CURRENT: 705/37; 705/39

FIELD-OF-SEARCH: 395/235, 395/236, 395/237, 395/238, 395/239, 705/35, 705/36, 705/37, 705/38, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	705/41
<input type="checkbox"/>	<u>5136501</u>	August 1992	Silverman et al.	395/237
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<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	705/37
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	395/237
<input type="checkbox"/>	<u>5508913</u>	April 1996	Yamamoto et al.	705/37

OTHER PUBLICATIONS

Foreign Exchange Trading Made Easy, Treasury Manager's Report, Sept. 16, 1994.
Talmor, Sharona, Product File, The Banker, pp. 70-71, Mar. 1995.
Quotron's F/X Trader Gets European Push CITI Lends Support, System Battle Heats Up, FX
Week, Jan. 18, 1991.
FXLink Specification, 8 Dec. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Bainbridge; Barton L.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

A method and system for performing financial transaction involving foreign currencies deals in virtually all trading currencies, automatically incorporates the current market process and operates in a secure environment. Customers can access the system on-line and in real time through various terminals such as, for example, a personal computer (PC). By inputting information in response to prompts on the screen, the system quickly identifies the nature of the transaction the customer desires and the customer inputs the characteristics of the transaction the user desires. The system then automatically generates an offer in response to the customer's request based upon a number of parameters including the market price, the size and nature of the transaction and the size and nature of the client. The system then promptly displays the bank's offer to the customer in a clear and concise manner. The customer is then given an opportunity to accept the offer, ask that the offer be updated or reject the offer. If the customer delays for too long a period of time in deciding to accept or reject the offer, the system automatically withdraws and updates the offer thereby protecting the bank from liability for a "stale" rate. If accepted, the trade is automatically forwarded for processing and assigned a reference number for tracking and control purposes.

123 Claims, 29 Drawing figures

WEST**End of Result Set**☐ **Generate Collection** **Print**

L19: Entry 2 of 2

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber, Jay C.	Menlo Park	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
VeriFone, Inc.	Santa Clara	CA			02

APPL-NO: 8/ 664824 [PALM]

DATE FILED: June 17, 1996

INT-CL: [6] H04 L 9/00, G06 F 17/60

US-CL-ISSUED: 380/25; 380/9, 380/23, 380/24, 380/49, 705/26, 705/39, 705/40, 705/44

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

FIELD-OF-SEARCH: 705/26, 705/27, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected**Search ALL**

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<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	
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<input type="checkbox"/>	<u>5793966</u>	December 1998	Amstein et al.	

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ART-UNIT: 276

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ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

22 Claims, 109 Drawing figures

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U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>5530852</u>	June 1996	Meske, Jr. et al.	395/600
<u>5537546</u>	July 1996	Sauter	395/200.01
<u>5572643</u>	November 1996	Judson	395/793
<u>5579469</u>	November 1996	Pike	395/326
<u>5623656</u>	April 1997	Lyons	395/610

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ART-UNIT: 276

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ABSTRACT:

A client/server system for authoring an on-line service uses a server machine accessed a client machine which performs authoring operations on information stored on the server machine comprising the on-line service. Requests for authoring operations to be performed on information on the server machine, for authoring the online service, are translated on the client machine into at least one message which is sent to the server machine. The server machine receives the at least one message from the client machine and performs authoring operations identified in the received at least one message so as to author the online service. This information on the server machine is then made accessible by the server machine to other client systems that can be used to access the information without modifying the information, such as a browser. Generally, when the client machine receives a response message from the server machine, it displays information about performance of the authoring operation by the server, using the response message. The client and server may communicate using the HTTP protocol over a TCP/IP connection. The may also have different file name spaces, requiring the server to maintain and perform mapping between identifiers used by the client and those used on the server. The server may have a server program for processing HTTP messages and a server extension program for processing authoring operations. This extension program can be called via the common gateway interface. The authoring operations to be performed can include storing, creating or modifying information, such as documents and scripts and meta-information about services, documents and scripts on the server. Also, operations for providing a listing of services and documents are also available.

17 Claims, 16 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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